

# Freeform Search

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<b>Database:</b>	<div style="border: 1px solid black; padding: 5px;">         US Pre-Grant Publication Full-Text Database          US Patents Full-Text Database          US OCR Full-Text Database          EPO Abstracts Database          JPO Abstracts Database          Derwent World Patents Index          IBM Technical Disclosure Bulletins       </div>
<b>Term:</b>	<div style="border: 1px solid black; height: 40px; width: 100%;"></div>
<b>Display:</b>	<input type="text" value="10"/> Documents in <b>Display Format:</b> <input type="text" value="-"/> Starting with Number <input type="text" value="1"/>
<b>Generate:</b> <input type="radio"/> Hit List <input checked="" type="radio"/> Hit Count <input type="radio"/> Side by Side <input type="radio"/> Image	

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Search
Clear
Interrupt

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## Search History

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DATE: Thursday, April 29, 2004    [Printable Copy](#)    [Create Case](#)

<u>Set Name</u>	<u>Query</u>	<u>Hit Count</u>	<u>Set Name</u>
side by side			result set
<i>DB=USPT; PLUR=YES; OP=OR</i>			
<u>L30</u>	4926368.pn.	1	<u>L30</u>
<i>DB=PGPB,USPT,USOC,EPAB,JPAB,DWPI,TDBD; PLUR=YES; OP=OR</i>			
<u>L29</u>	L28 and foreign near exchange	46	<u>L29</u>
<u>L28</u>	L27 and (buy\$ and sell\$)	181	<u>L28</u>
<u>L27</u>	L26 and (products or goods)	3098	<u>L27</u>
<u>L26</u>	(international or foreign) near trad\$	4376	<u>L26</u>
<u>L25</u>	"szoc, ronald".in.	1	<u>L25</u>
<u>L24</u>	L23 and trad\$ near product	47	<u>L24</u>
<u>L23</u>	trad\$ near transaction	854	<u>L23</u>
<u>L22</u>	L21 and document	4	<u>L22</u>
<u>L21</u>	L20 and trad\$	8	<u>L21</u>
<u>L20</u>	L18 and exchange	23	<u>L20</u>
<u>L19</u>	L18 and exchange near document	0	<u>L19</u>
<u>L18</u>	writ\$ near bill	188	<u>L18</u>
<u>L17</u>	L15 and invoice	66	<u>L17</u>
<u>L16</u>	L15 and pro-forma near invoice	0	<u>L16</u>

<u>L15</u>	trad\$ near product	6299	<u>L15</u>
<u>L14</u>	sell\$ near trad\$ near product	12	<u>L14</u>
<u>L13</u>	L12 and payment	35	<u>L13</u>
<u>L12</u>	L11 and manufacture	513	<u>L12</u>
<u>L11</u>	L10 and release	1417	<u>L11</u>
<u>L10</u>	trad\$ near (product or item)	6850	<u>L10</u>
<u>L9</u>	("bill of exchange" or "bill-of-exchange")	0	<u>L9</u>
<u>L8</u>	L7 and draft near payment	5	<u>L8</u>
<u>L7</u>	(cash-on-delivery or i-cod)	64	<u>L7</u>
<u>L6</u>	L5 and (draft near payment or payment near draft)	3	<u>L6</u>
<u>L5</u>	bill near exchange	158	<u>L5</u>
<u>L4</u>	bill-of-exchange	0	<u>L4</u>
<u>L3</u>	L1 and bill-of-exchange	0	<u>L3</u>
<u>L2</u>	L1 and latent	1	<u>L2</u>
<u>L1</u>	payment near draft	82	<u>L1</u>

END OF SEARCH HISTORY

First Hit

Generate Collection

Print

L6: Entry 2 of 3

File: PGPB

Feb 27, 2003

PGPUB-DOCUMENT-NUMBER: 20030040947

PGPUB-FILING-TYPE: new

DOCUMENT-IDENTIFIER: US 20030040947 A1

TITLE: International cash-on-delivery system and method

PUBLICATION-DATE: February 27, 2003

## INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY	RULE-47
Alie, Jason D.	Roswell	GA	US	
Vliek, Paul E.	Dunwoody	GA	US	

## ASSIGNEE-INFORMATION:

NAME	CITY	STATE	COUNTRY	TYPE	CODE
United Parcel Service of America, Inc	Atlanta	GA			02

APPL-NO: 09/ 939782 [PALM]

DATE FILED: August 27, 2001

INT-CL: [07] G06 F 17/60

US-CL-PUBLISHED: 705/7

US-CL-CURRENT: 705/7

REPRESENTATIVE-FIGURES: 1

## ABSTRACT:

An international cash-on-delivery (I-COD) system for completing a transaction between a seller in a first country and purchaser in a second country, wherein the seller has agreed to exchange packaged goods for a payment from the purchaser. The international delivery system includes a delivery service system, a payment system and an information system. The delivery system physically handles delivery of the packaged goods, including import and export clearing, and holding of the packaged goods in escrow at an intermediate location until payment by the purchaser. The payment system handles the flow of funds including receiving payment from the purchaser, holding the payment in escrow and distribution of the payment to the seller upon delivery of the packaged goods. The information system electronically coordinates escrow aspects of both the delivery service system, and the payment system, so as to minimize the risk of the transaction to both the seller and the purchaser.

First Hit**End of Result Set**

Generate Collection

Print

L2: Entry 1 of 1

File: PGPB

Feb 27, 2003

DOCUMENT-IDENTIFIER: US 20030040947 A1

TITLE: International cash-on-delivery system and method

Summary of Invention Paragraph:

[0005] PCT Publication WO 00/52555 to Stroh discloses a trade financing system that employs modified bills of exchange for international trade in goods and services. The buyer executes a bill of exchange, which is a payment draft, and submits the bill of exchange to the seller along with an order for a traded product. The bill of exchange is made payable to the seller, or the seller's agent. The seller obtains a verification of the creditworthiness of the draft, and upon receiving verification, the seller ships the traded product. The bill of exchange is "event-triggered" and becomes negotiable upon release of the traded product to the control of the buyer. Notice of the triggering event includes a receipt of verification of the shipment via the electronic tracking capabilities of the carrier. Once the triggering event is satisfied, the draft becomes negotiable, through conventional banking or other financial channels, for the full value of the traded product, less any fees and discounts charged for processing.

Summary of Invention Paragraph:

[0006] The seller is protected by not having to ship the goods until receipt of, and credit verification of, a payment draft in the form of a bill of exchange executed by the buyer. The bill of exchange protects the purchaser by being latent until a triggering event occurs, such as release of the traded product by the transportation company into the control of the buyer. However, execution of payment documents by the buyer, and the full demonstration of readiness to pay to the seller before the seller ships the goods, delays the shipping process. In addition, the draft is a full contractual agreement that must be signed by both parties before the transaction is complete, and must later be negotiated to obtain a cash payment. Such complexities slow the transaction process, and render use of the bill of exchange undesirable for less sophisticated buyers and sellers.

[First Hit](#)   [Fwd Refs](#)

Generate Collection

Print

L29: Entry 39 of 46

File: USPT

Oct 5, 1999

US-PAT-NO: 5963923

DOCUMENT-IDENTIFIER: US 5963923 A

**\*\* See image for Certificate of Correction \*\***

TITLE: System and method for trading having a principal market maker

DATE-ISSUED: October 5, 1999

## INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Garber; Howard B.	Chicago	IL	60614	

APPL-NO: 08/ 868200   [PALM]

DATE FILED: June 3, 1997

## PARENT-CASE:

This application claims the benefit of U.S. Provisional Application No. 60/030,584, filed Nov. 12, 1996.

INT-CL: [06] G06 F 15/30

US-CL-ISSUED: 705/37; 705/35, 235/379, 235/380

US-CL-CURRENT: 705/37; 235/379, 235/380, 705/35

FIELD-OF-SEARCH: 705/37, 705/35, 235/379, 235/380

PRIOR-ART-DISCLOSED:

## U.S. PATENT DOCUMENTS

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<input type="checkbox"/>	<u>4674044</u>	June 1987	Kalmus et al.	705/37
<input type="checkbox"/>	<u>4677552</u>	June 1987	Sibley, Jr.	705/37
<input type="checkbox"/>	<u>4903201</u>	February 1990	Wagner	705/37
<input type="checkbox"/>	<u>4926368</u>	May 1990	Morita et al.	705/35 X
<input type="checkbox"/>	<u>4980826</u>	December 1990	Wagner	705/37
<input type="checkbox"/>	<u>5003473</u>	March 1991	Richards	705/37
<input type="checkbox"/>	<u>5077665</u>	December 1991	Silverman et al.	705/37
<input type="checkbox"/>	<u>5101353</u>	March 1992	Lupien et al.	705/37

<input type="checkbox"/>	<u>5168446</u>	December 1992	Wiseman	705/37
<input type="checkbox"/>	<u>5195031</u>	March 1993	Ordish	705/37
<input type="checkbox"/>	<u>5262942</u>	November 1993	Earle	705/37
<input type="checkbox"/>	<u>5297031</u>	March 1994	Guttermann et al.	705/37
<input type="checkbox"/>	<u>5297032</u>	March 1994	Trojan et al.	705/37
<input type="checkbox"/>	<u>5305200</u>	April 1994	Hartheimer et al.	705/37
<input type="checkbox"/>	<u>5453601</u>	September 1995	Rosen	705/43 X
<input type="checkbox"/>	<u>5455407</u>	October 1995	Rosen	705/42 X
<input type="checkbox"/>	<u>5694552</u>	December 1997	Aharoni	705/37

## FOREIGN PATENT DOCUMENTS

FOREIGN-PAT-NO	PUBN-DATE	COUNTRY	US-CL
0 388 162 A2	September 1990	EP	
0 411 748 A2	February 1991	EP	
0 434 224 A2	June 1991	EP	
0 512 702 A2	November 1992	EP	
WO 94/18640	August 1994	WO	
WO 9605563A1	February 1996	WO	
WO 96/21903	July 1996	WO	

## OTHER PUBLICATIONS

Hakansson et al.; "On the Feasibility of Automated Market Making by a Programmed Specialist", The Journal of Finance, vol. XL, No. 1, Mar. 1985.  
Howard Barbara; The Trade: Technology aims to take the Final Step. (Automation of Stock Exchanges), Institutional Investor, v25, No. 1, P. S15(2), Sep. 1984.  
Freund, William C.; "Trading stock around the Clock: the Future Growth of Global Electronic Markets", California Management Review, v34, N1, p. 87 (16), Fall 1991.

ART-UNIT: 275

PRIMARY-EXAMINER: MacDonald; Allen R.

ASSISTANT-EXAMINER: Patel; Jagdish

ATTY-AGENT-FIRM: Brinks Hofer Gilson &amp; Lione

## ABSTRACT:

A system and method is provided for linking a Rolling Spot Currency contract with a Principle Market Maker program. In one aspect of the invention, the system includes an electronic brokerage and trading network having at least one computer coupled to receive and transmit bids and offers for international currency trading; a display terminal and input; and a principal market maker computer coupled to the electronic brokerage and trading network wherein the principal market maker computer is operative to receive and transmit the bids and offers and execute international currency trades by maintaining a market for such currencies. In another aspect of the invention, the method includes the steps of receiving and transmitting bids and offers for publicly traded currencies; storing the received bids and offers in a

memory; identifying and executing the matching bids and offers; and identifying unmatched bids and offers and providing a complementary trade to maintain a market for such currencies.

28 Claims, 10 Drawing figures

First Hit   Fwd Refs

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L29: Entry 31 of 46

File: USPT

Sep 30, 2003

US-PAT-NO: 6629081

DOCUMENT-IDENTIFIER: US 6629081 B1

**\*\* See image for Certificate of Correction \*\***

TITLE: Account settlement and financing in an e-commerce environment

DATE-ISSUED: September 30, 2003

## INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Cornelius; Richard D.	Santa Monica	CA		
Stepniczka; Andreas	San Francisco	CA		
Chu; Kevin	Atlanta	GA		

## ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Accenture LLP	Palo Alto	CA			02

APPL-NO: 09/ 470023   [PALM]

DATE FILED: December 22, 1999

INT-CL: [07] G06 F 17/60

US-CL-ISSUED: 705/30

US-CL-CURRENT: 705/30

FIELD-OF-SEARCH: 705/30, 705/34, 705/39, 705/40

PRIOR-ART-DISCLOSED:

## U.S. PATENT DOCUMENTS

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Search ALL

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PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/> <u>4799156</u>	January 1989	Shavit et al.	
<input type="checkbox"/> <u>4823264</u>	April 1989	Deming	705/39
<input type="checkbox"/> <u>5168444</u>	December 1992	Cukor et al.	
<input type="checkbox"/> <u>5704045</u>	December 1997	King et al.	
<input type="checkbox"/> <u>5717989</u>	February 1998	Tozzoli et al.	
<input type="checkbox"/> <u>5732400</u>	March 1998	Mandler et al.	



<input type="checkbox"/>	<u>5739512</u>	April 1998	Tognazzini	
<input type="checkbox"/>	<u>5809144</u>	September 1998	Sirbu et al.	
<input type="checkbox"/>	<u>5826241</u>	October 1998	Stein et al.	
<input type="checkbox"/>	<u>5832460</u>	November 1998	Bednar et al.	705/27
<input type="checkbox"/>	<u>5848400</u>	December 1998	Chang	
<input type="checkbox"/>	<u>5878403</u>	March 1999	DeFrancesco et al.	
<input type="checkbox"/>	<u>5884288</u>	March 1999	Chang et al.	
<input type="checkbox"/>	<u>5903878</u>	May 1999	Talati et al.	
<input type="checkbox"/>	<u>5903880</u>	May 1999	Biffar	
<input type="checkbox"/>	<u>5930768</u>	July 1999	Hooban	
<input type="checkbox"/>	<u>5941947</u>	August 1999	Brown et al.	
<input type="checkbox"/>	<u>5970475</u>	October 1999	Barnes et al.	705/27
<input type="checkbox"/>	<u>5978780</u>	November 1999	Watson	705/40
<input type="checkbox"/>	<u>6032133</u>	February 2000	Hilt et al.	705/40
<input type="checkbox"/>	<u>6058378</u>	May 2000	Clark et al.	705/37
<input type="checkbox"/>	<u>6058379</u>	May 2000	Odom et al.	
<input type="checkbox"/>	<u>6058381</u>	May 2000	Nelson	
<input type="checkbox"/>	<u>6073117</u>	June 2000	Oyanagi et al.	
<input type="checkbox"/>	<u>6076074</u>	June 2000	Cotton et al.	705/40
<input type="checkbox"/>	<u>6085173</u>	July 2000	Suh	705/30
<input type="checkbox"/>	<u>6092053</u>	July 2000	Boesch et al.	
<input type="checkbox"/>	<u>6112181</u>	August 2000	Shear et al.	
<input type="checkbox"/>	<u>6112189</u>	August 2000	Rickard et al.	
<input type="checkbox"/>	<u>6131087</u>	October 2000	Luke et al.	
<input type="checkbox"/>	<u>6141653</u>	October 2000	Conklin et al.	
<input type="checkbox"/>	<u>6151588</u>	November 2000	Tozzoli et al.	
<input type="checkbox"/>	<u>6189785</u>	February 2001	Lowery	235/379
<input type="checkbox"/>	<u>6233565</u>	May 2001	Lewis et al.	
<input type="checkbox"/>	<u>6260024</u>	July 2001	Shkedy	
<input type="checkbox"/>	<u>6285986</u>	September 2001	Andrews	
<input type="checkbox"/>	<u>6314409</u>	November 2001	Schneck et al.	
<input type="checkbox"/>	<u>6317729</u>	November 2001	Camp et al.	
<input type="checkbox"/>	<u>6336095</u>	January 2002	Rosen	
<input type="checkbox"/>	<u>6336105</u>	January 2002	Conklin et al.	
<input type="checkbox"/>	<u>6338050</u>	January 2002	Conklin et al.	
<input type="checkbox"/>	<u>6363363</u>	March 2002	Haller et al.	
<input type="checkbox"/>	<u>6373950</u>	April 2002	Rowney	
	<u>6385595</u>	May 2002	Kolling et al.	

☐☐ 6418415

July 2002

Walker et al.

☐ 2001/0023415

September 2001

Keil

705/44

## FOREIGN PATENT DOCUMENTS

FOREIGN-PAT-NO	PUBN-DATE	COUNTRY	US-CL
04241893	August 1992	JP	
8202774	August 1996	JP	
WO 99/16029	April 1999	WO	

## OTHER PUBLICATIONS

Brinkman Technologies Inc., retrieved from the internet on Mar. 25, 2002 from <http://www.banksystems.com/>.\*

BizRate.com, retrieved from the Internet on Dec. 13, 2001; <http://www.bizrate.com/content/about.xpml>.

Carsdirect.com; retrieved from the Internet on Dec. 13, 2001; <http://www.carsdirect.com/the.sub.-company/cdc.sub.-advantage>.

eBay Incorporated, "Feedback Overview", Dec. 1998.

ART-UNIT: 3627

PRIMARY-EXAMINER: Olszewski; Robert P.

ASSISTANT-EXAMINER: Fischer; Andrew J.

ATTY-AGENT-FIRM: Oppenheimer Wolff &amp; Donnelly LLP

## ABSTRACT:

A system, method and article of manufacture are provided for account settlement utilizing a network. First, a buyer is allowed to select from a group of options in order to settle an account utilizing a network. The options include settling a minimum balance, partially settling, settling a full balance, and applying for an import loan on payment due date. The selected option is then received utilizing the network. Finance interest may then be booked against the buyer for an unpaid portion of the account if the selected option includes either settling a minimum balance or partially settling. If the selected option includes settling a full balance, the account may be reconciled. On the other hand, if the selected option includes applying for an import loan on payment due date, an import loan may be booked and a credit line may be transferred to a trade loan line.

18 Claims, 112 Drawing figures

First Hit   Fwd Refs**End of Result Set****Generate Collection****Print**

L8: Entry 5 of 5

File: USPT

Apr 2, 1996

US-PAT-NO: 5504677

DOCUMENT-IDENTIFIER: US 5504677 A

TITLE: Automated payment system

DATE-ISSUED: April 2, 1996

## INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Pollin; Robert E.	Germantown	MD	20874	

APPL-NO: 07/ 959930   [PALM]

DATE FILED: October 15, 1992

INT-CL: [06] G06 F 17/60

US-CL-ISSUED: 364/408; 283/117, 283/57, 283/58, 283/67

US-CL-CURRENT: 705/45; 283/117, 283/57, 283/58, 283/67

FIELD-OF-SEARCH: 283/67, 283/57, 283/58, 283/117, 364/401, 364/400, 364/406, 364/408

PRIOR-ART-DISCLOSED:

## U.S. PATENT DOCUMENTS

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<input type="checkbox"/>	<u>Re32985</u>	July 1989	Nagata et al.	364/408 X
<input type="checkbox"/>	<u>4321672</u>	March 1982	Braun et al.	
<input type="checkbox"/>	<u>4381705</u>	May 1983	Roes et al.	
<input type="checkbox"/>	<u>4385285</u>	May 1983	Horst et al.	
<input type="checkbox"/>	<u>4494127</u>	January 1985	King	
<input type="checkbox"/>	<u>4623965</u>	November 1986	Wing	364/705.02 X
<input type="checkbox"/>	<u>4630201</u>	December 1986	White	
<input type="checkbox"/>	<u>4758714</u>	July 1988	Carlson et al.	
<input type="checkbox"/>	<u>4810866</u>	March 1989	Lord, Jr.	
<input type="checkbox"/>	<u>4823264</u>	April 1989	Deming	

<input type="checkbox"/>	<u>4948174</u>	August 1990	Thomson et al.	
<input type="checkbox"/>	<u>4960981</u>	October 1990	Benton et al.	
<input type="checkbox"/>	<u>4974878</u>	December 1990	Josephson	
<input type="checkbox"/>	<u>5051900</u>	September 1991	Ito et al.	364/408
<input type="checkbox"/>	<u>5053067</u>	October 1991	Carlson et al.	
<input type="checkbox"/>	<u>5053607</u>	October 1991	Carlson et al.	
<input type="checkbox"/>	<u>5111395</u>	May 1992	Smith et al.	364/408
<input type="checkbox"/>	<u>5117355</u>	May 1992	McCarthy	364/408 X
<input type="checkbox"/>	<u>5121945</u>	June 1992	Thomson et al.	
<input type="checkbox"/>	<u>5126936</u>	June 1992	Champion et al.	364/408
<input type="checkbox"/>	<u>5233547</u>	August 1993	Kapp et al.	364/705.02
<input type="checkbox"/>	<u>5237159</u>	August 1993	Stephens et al.	364/408
<input type="checkbox"/>	<u>5265007</u>	November 1993	Barnhard et al.	364/408
<input type="checkbox"/>	<u>5326959</u>	July 1994	Perazza	364/408 X
<input type="checkbox"/>	<u>5383113</u>	January 1995	Kight et al.	364/408 X

## OTHER PUBLICATIONS

Dans, Ronald, "Direct Debiting--An Alternative to Credit Card Processing", Telemarketing magazine, pp. 46-47, Aug. 1991.

Dans, Ronald, "New Credit Card Processing Nightmare for Telemarketers . . . And One Partial Solution", Teleprofessional magazine, pp. 18-19, Sep. 1991.

Maturi, Richard J., "Running a Better Business", Entrepreneur magazine, pp. 214, 216-217, Jul. 1992.

Letter of Jul. 27, 1993 from Jones, Tullar & Cooper, PC Regarding Pending Patent Application of Robert Pollin.

Westcorp Software Systems, Inc. MICRO PRO Series Brochure.

Acuprint letter of reseller Direct Check, Inc. Brochure.

The Nilson report, Month of Jun., 1993, Issue 550 Collection Software Brochure.

Jul. 11, 1991 Letter to Byrd & Forrest Collection Agency, From Robert E. Pollin.

Jul. 30, 1991 Letter to Doctors Credit Service Inc., From Robert E. Pollin.

Auto-Pay, Schedule of Fees For Collection Agencies.

Sample Check.

Copy of an Agreement.

Copy of an Auto Pay Brochure.

Freedom, From Telecom Support Systems, Brochure.

International Banking Technology, brochure.

Article entitled "Germantown Firm Charges Ahead With Automatic Payment Program, Germantown Gazette".

Checks By Phone materials.

Fidelity Checks Incorporated, Letter to Prospective Client.

Dans, Ron, QuickCard Systems, Promotional Letter, 3 pages., dated Sep. 1, 1990.

ART-UNIT: 326

PRIMARY-EXAMINER: Bell; Paul A.

ATTY-AGENT-FIRM: Sixbey, Friedman, Leedom &amp; Ferguson Smith; Evan R.

ABSTRACT:

A system and method of collecting payments uses an automated system to generate a draft, payable to the creditor and drawn on the payor's checking account, pursuant to the payor's authorization. The draft is then executed by the debt collector as authorized signatory for the payor, and deposited into the payee's account to complete payment. The automated system has a simple input screen which receives the necessary information for generation of the draft, which may be read to the system operator over the telephone by the authorizing payor. The system verifies the bank and account information by comparing the input information to records in a database associated with the system. Optionally, the system may also generate an inquiry to the bank to determine the availability of funds in the payor's account. When verification is complete, the system generates a paper bank draft payable to the payor, using MICR ink so that the draft can be processed in the banking system like an ordinary check. The signature block of the draft is made for the collection agent "as authorized signatory for" the payor.

47 Claims, 10 Drawing figures

First Hit    Fwd Refs



Generate Collection

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L22: Entry 3 of 4

File: USPT

Jun 20, 2000

US-PAT-NO: 6078907

DOCUMENT-IDENTIFIER: US 6078907 A

TITLE: Method and system for electronically presenting and paying bills

DATE-ISSUED: June 20, 2000

## INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Lamm; David	Burnsville	MN	55337	

APPL-NO: 09/ 025168    [PALM]

DATE FILED: February 18, 1998

INT-CL: [07] G06 F 157/00, G06 F 17/00

US-CL-ISSUED: 705/40; 705/42, 705/44

US-CL-CURRENT: 705/40; 705/42, 705/44

FIELD-OF-SEARCH: 705/35-40, 705/42-44

PRIOR-ART-DISCLOSED:

## U.S. PATENT DOCUMENTS

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<input type="checkbox"/>	<u>5655089</u>	August 1997	Bucci	705/40
<input type="checkbox"/>	<u>5754434</u>	May 1998	Delfer et al.	364/478.11
<input type="checkbox"/>	<u>5790793</u>	August 1998	Higley	709/218
<input type="checkbox"/>	<u>5802499</u>	September 1998	Sampson et al.	705/35
<input type="checkbox"/>	<u>5870724</u>	February 1999	Lawlor et al.	705/42

ART-UNIT: 274

PRIMARY-EXAMINER: Trammell; James P.

ASSISTANT-EXAMINER: Nguyen; Cuong H.

ATTY-AGENT-FIRM: Dorsey & Whitney LLP

ABSTRACT:

A system and method for preparing and electronically delivering a bill to a billed party. The method may comprise receiving from a billing party an electronic bill file, preparing a redacted bill file from the electronic bill file by redacting selected secured billing information from the electronic bill file, sending the redacted bill file electronically to the billed party, and preparing and outputting a reconstructed bill at the billed party's computer by inserting the selected secured billing information into the redacted bill file. The act of preparing and outputting a reconstructed bill may further comprise the act of inserting standard bill components into the redacted bill file to create a reconstructed bill.

32 Claims, 7 Drawing figures

[First Hit](#)   [Fwd Refs](#)**End of Result Set**

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L22: Entry 4 of 4

File: USPT

Jun 28, 1994

US-PAT-NO: 5325290

DOCUMENT-IDENTIFIER: US 5325290 A

**\*\* See image for Certificate of Correction \*\***

TITLE: Billing system with data indexing

DATE-ISSUED: June 28, 1994

## INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Cauffman; Lynn S.	Indianapolis	IN		
Thompson; Jeffrey N.	Indianapolis	IN		
Cauffman; John M.	Indianapolis	IN		

## ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Compucom Communications Corp.	Indianapolis	IN			02

APPL-NO: 07/ 782641   [PALM]

DATE FILED: October 25, 1991

## PARENT-CASE:

This application is a Continuation-in-Part of U.S. patent application Ser. No. 07/393,699, filed Aug. 14, 1989 by Hardy et al. and entitled "Billing System."

INT-CL: [05] G06F 15/22, G06F 15/24, G06G 7/52

US-CL-ISSUED: 364/401; 379/112

US-CL-CURRENT: 705/34; 379/114.01, 379/114.03

FIELD-OF-SEARCH: 364/401, 395/600, 379/112

## PRIOR-ART-DISCLOSED:

## U.S. PATENT DOCUMENTS

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	PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/>	<u>5103475</u>	April 1992	Shuen	379/115
<input type="checkbox"/>	<u>5146590</u>	September 1992	Lorie et al.	395/600



## FOREIGN PATENT DOCUMENTS

FOREIGN-PAT-NO	PUBN-DATE	COUNTRY	US-CL
2070829	September 1981	GB	

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GTE Automatic Electric World-Wide Communications Journal; D. Mazzola vol. 21, No. 2, 1983, Melrose Park, Ill., pp. 45-50.

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Proceedings of the National Electronics Conference; J. Mazor, vol. 37, 1983, Oak Brook, Ill. pp. 151-152.

Japan Telecommunication Review; T. Sano. vol. 30, No. 2, Apr. 1988, Tokyo, Japan, pp. 46-50.

ART-UNIT: 231

PRIMARY-EXAMINER: Envall; Roy

ASSISTANT-EXAMINER: Brutman; Laura

ATTY-AGENT-FIRM: Jones, Day, Reavis &amp; Pogue

## ABSTRACT:

Systems and methods for preparing reports and for displaying information concerning transactions between service providers and service customers including preprocessing of records relating to transaction details in order to create indices enabling rapid sorting of the records.

9 Claims, 50 Drawing figures

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L24: Entry 32 of 47

File: PGPB

Feb 21, 2002

PGPUB-DOCUMENT-NUMBER: 20020023053  
PGPUB-FILING-TYPE: new  
DOCUMENT-IDENTIFIER: US 20020023053 A1

TITLE: System, method and apparatus for international financial transactions

PUBLICATION-DATE: February 21, 2002

## INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY	RULE-47
Szoc, Ronald Z.	Washington	DC	US	
Zamurovic, Radomir	Potomac	MD	US	
Lesure, Jim	Edgewater	MD	US	
Shanahan, Jeremy	Annandale	VA	US	

APPL-NO: 09/ 825366 [PALM]  
DATE FILED: April 4, 2001

## RELATED-US-APPL-DATA:

Application is a non-provisional-of-provisional application 60/194587, filed April 5, 2000,

INT-CL: [07] G06 F 17/60

US-CL-PUBLISHED: 705/39

US-CL-CURRENT: 705/39

REPRESENTATIVE-FIGURES: 1

## ABSTRACT:

An apparatus, system and method for providing real-time foreign exchange information, cross-border payments, and other financial information and services to clients over the World Wide Web. Real-time foreign exchange rate quotes are provided that may be relied on in timing international transactions to a benefit of a consumer. Single or multiple transactions are automatically converted from a consumer's native currency to any of a plurality of foreign currencies and vice versa, thereby simplifying and facilitating these international transactions.

## RELATED APPLICATIONS

[0001] This application claims the benefit of U.S. Provisional Application No. 60/194,587, entitled System for International Financial Transactions, filed on Apr. 5, 2000.

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L24: Entry 41 of 47

File: USPT

Jun 12, 2001

US-PAT-NO: 6247000

DOCUMENT-IDENTIFIER: US 6247000 B1

TITLE: Method and system for confirmation and settlement for financial transactions matching

DATE-ISSUED: June 12, 2001

## INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Hawkins; John G.	Westfield	NJ		
Jacobs; Dave M.	Wayne	NJ		
Fitzpatrick; Rick	Rockaway	NJ		

## ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Crossmar, Inc.					02

APPL-NO: 09/ 097695   [PALM]

DATE FILED: June 16, 1998

## PARENT-CASE:

CROSS-REFERENCE TO RELATED APPLICATION This application is a Continuation-in-Part (CIP) of Applicant's application titled METHOD AND APPARATUS FOR TRADING SECURITIES ELECTRONICALLY having U.S. Ser. No. 08/700,836 filed Aug. 21, 1996, now U.S. Pat. No. 6,029,146. This application also claims the benefit of U.S. Provisional Application No. 60/049,851, titled "IMPROVED METHOD AND SYSTEM FOR TRADING", filed Jun. 17, 1997. Applicant's pending application titled MESSAGE AGENT SERVER having U.S. Ser. No. 60/050,422 filed Jun. 5, 1997, and applicant's application titled METHOD AND SYSTEM FOR PERFORMING AUTOMATED FINANCIAL TRANSACTIONS INVOLVING FOREIGN CURRENCIES having U.S. Ser. No. 08/727,786 filed Oct. 8, 1996, now U.S. Pat. No. 5,787,402 are hereby incorporated by reference.

INT-CL: [07] G06 F 17/60

US-CL-ISSUED: 705/37

US-CL-CURRENT: 705/37

FIELD-OF-SEARCH: 705/37, 705/35, 705/39, 705/36, 705/40

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

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	PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/>	<u>4346442</u>	August 1982	Musmanno	705/36
<input type="checkbox"/>	<u>4376978</u>	March 1983	Musmanno	705/36
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<input type="checkbox"/>	<u>5950176</u>	September 1999	Keiser et al.	705/37
<input type="checkbox"/>	<u>5963923</u>	October 1999	Garber	705/37

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FOREIGN-PAT-NO	PUBN-DATE	COUNTRY	US-CL
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The Depository Trust Company, "Institutional Delivery (ID) System Functional Design Paper for Enhanced, Interactive Capabilities", Mar. 31, 1993.\*

Essinger, James, "Special Report--Electronic Trade Confirmation: A Review of Progress Made to Date", Financial Technology Insight Sep. 1993.\*  
The Depository Trust Company, "Institutional Delivery System User Manual", 1994.\*  
"Fund Managers Signing Up With Swift Want Straight-Through-Processing", Financial Technology International Bulletin, vol. 12, No. 2, p. 8-9, Oct. 1994.\*  
"ACT and London Stock Exchange Build Gateway", Financial Technology Insight, Oct. 1994, Dialog File 636:Newsletter DB.\*  
"London Stock Exchange: New Sequal Gateway Goes Live", M2 Presswire, Mar. 8, 1996, Dialog File 636:Newsletter DB.\*  
Coffey, Brendan, "Sequal Gets Mixed Reviews", Wall Street & Technology, vol. 14, No. 11, p. 44-48, Nov. 1996.\*  
International Search Report dated Oct. 19, 1998.  
Preliminary Search Report date Jan. 18, 2000, published by the PCT International Preliminary Examining Authority.  
Forefront, Global Custodian Magazine, Winter 1995.

ART-UNIT: 211

PRIMARY-EXAMINER: Trammell; James P.

ASSISTANT-EXAMINER: Hayes; John W.

ATTY-AGENT-FIRM: Marcou; George T. Kilpatrick Stockton LLP

ABSTRACT:

The present invention, an embodiment of which is known as Crossmar Matching Service (CMS) provides a method and system for matching order routing of securities and other instrument types, and for matching other transaction information on a post-execution basis, such as during the confirmation and settlement phase. The functions of the present invention occur on the post-execution side of the value chain and include matching the financials, matching the delivery instructions, and confirming those deliveries and instructions. The method and system of the present invention thus further provide a confirmation and settlement system for these functions.

35 Claims, 43 Drawing figures

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L24: Entry 41 of 47

File: USPT

Jun 12, 2001

DOCUMENT-IDENTIFIER: US 6247000 B1

TITLE: Method and system for confirmation and settlement for financial transactions matching

Brief Summary Text (5):

Language barriers, time differences and physical distance combined with short settlement periods increase the risks for all security trading participants. While the current suite of electronic trading products have reduced the risk for the investor and the executing broker by automating the confirmation process, none of the products has provided an efficient method for routing settlement instructions to agent banks. Banks are forced to rely on a variety of manual methods for receiving settlement instructions from their counterparties. These settlement instructions are often received by the bank after the trade is supposed to settle and often contain multiple errors. Banks are required to employ large staffs to chase down settlement instructions, repair messages, and to manually match settlement instructions with executing brokers' instructions prior to settlement taking place.

Detailed Description Text (4):

An example of a base system, for which the present invention provides matching order routing and other transaction information, is described in applicants' copending application titled METHOD AND APPARATUS FOR TRADING SECURITIES ELECTRONICALLY having U.S. Ser. No. 08/700,836 filed Aug. 21, 1996, now U.S. Pat. No. 5,787,402 and is referred to as "Global Clear". The functions of Global Clear will be described in conjunction with the functions of the present invention. It will be appreciated by those skilled in the art that the matching system of the present invention is likewise applicable to other financial transactions and other trading systems that necessitate a matching method and system, as well as other activities amenable to matching (e.g., documentation matching).

Detailed Description Text (167):

"Conditions" specifies an additional transaction or trade condition. One of the following code words may be selected with regard to conditions: 1) AIB--accrued interest calculation basis; 2) BLK--block order; 3) BST--best confirmation price indicator, followed by a Y for yes or an N for no; 4) CBK--commission sharing broker; 5) CBN--trade executed cum bonus; 6) CCP--trade executed cum coupon; 7) CDV--trade executed cum dividend; 8) CRS--cross trade indicator, followed by a Y for yes or an N for no; 9) CSA--commission sharing agent; 10) CSB--commission sharing basis; 11) FRC--free clean settlement; 12) GDL--trade executed with guarantee delivery; 13) MSC--miscellaneous; 14) NTP--net price; 15) POS--position; 16) SDL--trade executed with a special delivery; 17) SDT--requested settlement date; 18) SEM--trade executed by a stock exchange member; 19) SLC--trade executed in a special location; 20) SRO--trade executed under rules of the self regulatory organization; 21) XBN--trade executed ex bonus.; 22) XCP--trade executed ex coupon; and 23) XDV--trade executed ex dividend.

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L24: Entry 42 of 47

File: USPT

May 15, 2001

US-PAT-NO: 6233566

DOCUMENT-IDENTIFIER: US 6233566 B1

TITLE: System, method and computer program product for online financial products trading

DATE-ISSUED: May 15, 2001

## INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Levine; David A.	Sheperdstown	WV		
Levine; Monica L.	Sheperdstown	WV		
Minton; Gabriel D.	Keddysville	MD		
Poletti; Jon	Frederick	MD		
Sondregger; Dean	Ashburn	VA		

## ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Ultraprise Corporation	Dulles	VA			02

APPL-NO: 09/ 270837   [\[PALM\]](#)

DATE FILED: March 18, 1999

## PARENT-CASE:

CROSS-REFERENCE TO RELATED APPLICATIONS This application claims the benefit of Appl. Ser. No. 60/114,578, filed Dec. 31, 1998.

INT-CL: [07] [G06 F 17/60](#), [G06 G 7/52](#)

US-CL-ISSUED: 705/37; 705/36, 705/38

US-CL-CURRENT: [705/37](#); [705/36](#), [705/38](#)

FIELD-OF-SEARCH: 705/38, 705/37, 705/36, 705/35, 705/67, 705/68, 705/69, 705/41, 369/918, 369/918.1, 369/948.3, 235/379

## PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

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PAT-NO

ISSUE-DATE

PATENTEE-NAME

US-CL

[4412287](#)

October 1983

Braddock, III

364/408

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<input type="checkbox"/>	<u>4677552</u>	June 1987	Sibley, Jr. et al.	364/408
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ART-UNIT: 275

PRIMARY-EXAMINER: Stamber; Eric W.

ASSISTANT-EXAMINER: Kanof; Pedro

ATTY-AGENT-FIRM: Sterne, Kessler, Goldstein & Fox P.L.L.C.

ABSTRACT:

An online centralized financial products exchange system. The invention is a system, method and computer program product that creates a "marketplace" for end-to-end financial products life cycle transactions. More particularly, the invention provides a centralized exchange system for the trading of loans. The system includes a plurality of Web servers for receiving and providing loan information from and to subscribers on several Web clients and a database server for searching the pre-set rules to match potential buyers with sellers. The system also includes a database for storing information relating to negotiations (i.e., bidding) for the sale of loans and for storing pre-set rules for pre-registered buyers and sellers. The system further includes a database and server for storing risk/return information that is made available to subscribers for analysis.

36 Claims, 26 Drawing figures

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L24: Entry 43 of 47

File: USPT

May 2, 2000

US-PAT-NO: 6058378

DOCUMENT-IDENTIFIER: US 6058378 A

TITLE: Electronic delivery system and method for integrating global financial services

DATE-ISSUED: May 2, 2000

## INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Clark; Barry Alan	Rutherford	NJ		
D'Onofrio; John	Staten Island	NY		

## ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Citibank, N.A.	New York	NY			02

APPL-NO: 08/ 473976   [PALM]

DATE FILED: June 7, 1995

## PARENT-CASE:

This application is a division of application Ser. No. 08/392,270 filed Feb. 22, 1995 now abandoned.

INT-CL: [07] G06 F 157/00

US-CL-ISSUED: 705/37

US-CL-CURRENT: 705/37

FIELD-OF-SEARCH: 395/237, 705/37, 705/10, 705/17, 705/18, 705/39

PRIOR-ART-DISCLOSED:

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Search ALL

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ART-UNIT: 278

PRIMARY-EXAMINER: Poinvil; Frantzy

ATTY-AGENT-FIRM: Marcou; George T. Kilpatrick Stockton LLP

ABSTRACT:

A method for integrating a plurality of financial services provided at different geographical locations and in different time zones, and electronic delivering such services directly to a customer facility at any time requested by the customer. Customers connect to the system whenever desired to access each of the services, and messages are stored and routed between the customers and each of the service providers at the respective times when the customers' facilities and the service providers' facilities are operative. The system can interface with a customer's stand-alone personal computer, local area network, and/or mainframe computer. A variety of security functions provide different levels of access to the services for different customers.

18 Claims, 30 Drawing figures

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L24: Entry 43 of 47

File: USPT

May 2, 2000

DOCUMENT-IDENTIFIER: US 6058378 A

TITLE: Electronic delivery system and method for integrating global financial services

Brief Summary Text (8):

Each of these products and services has many different subcategories. For example, cash management services include funds transfers, money market transactions, stop payment orders, and account balance and activity inquiries. Securities services include securities trading, and services to investors and issuers of securities. Trade finance services include letters of credit, money collection for trade transactions, and trade activity and payment inquiries.

Brief Summary Text (26):

The present invention provides an electronic delivery system that seamlessly interlinks the myriad of existing access services to provide comprehensive financial transaction services from single or multiple customer locations. The system provides "single window" access for a large number of financial products, as well as for multiple geographic regions. For example, a bank may have separate electronic delivery systems that provide cash management, securities, and trade products to its customers, and may have a number of these systems located throughout the world to serve different geographic regions. The present invention delivers the services from all of these existing systems to the customer's work site using a single interface. The integration of data provided by the delivery system empowers the customer with tools to manage their business in new and better ways, such as obtaining a global view of the customer's accounts, manipulating data into customized reports, remotely authorizing transactions, and so forth.